

Information to identify the case:

Debtor 1	Charles B Daniels		Social Security number or ITIN xxx-xx-3618
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: 17-20615-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles B Daniels

3/8/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Charles B Daniels
Debtor

Case No. 17-20615-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 15

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +Charles B Daniels, 46 Cottage Place, Englewood, NJ 07631-3302
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
cr +Ditech Financial LLC FKA Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER, Phelan Hallinan & Schmieg, PC,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516843402 +Ditech, P.O. Box 780, Waterloo, IA 50704-0780
517071283 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
516843404 +Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
516843405 +Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517803117 +U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way,
Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516843401 +EDI: WFNNB.COM Mar 09 2019 05:13:00 Comenitcap/bjswhlesle, Po Box 182120,
Columbus, OH 43218-2120
516912850 E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2019 00:39:26
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
517074744 EDI: Q3G.COM Mar 09 2019 05:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516843406 EDI: TDBANKNORTH.COM Mar 09 2019 05:13:00 Td Bank N.a., 32 Chestnut Street,
Lewiston, ME 04240

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517970658 U.S BANK TRUST, NA., AS TRUSTEE FOR, LSF10 MASTER PARTICIPATION TRUST
516843403* +Ditech, P.O. Box 780, Waterloo, IA 50704-0780
517803118* +U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way,
Oklahoma City, OK 73134-2500

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Craig Scott Keiser on behalf of Creditor DITECH FINANCIAL LLC craig.keiser@phelanhallinan.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin M. Butterly on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
bkyfile@rasflaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa S DiCerbo on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Mar 08, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10
MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Stuart D. Gavzy on behalf of Debtor Charles B Daniels stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11